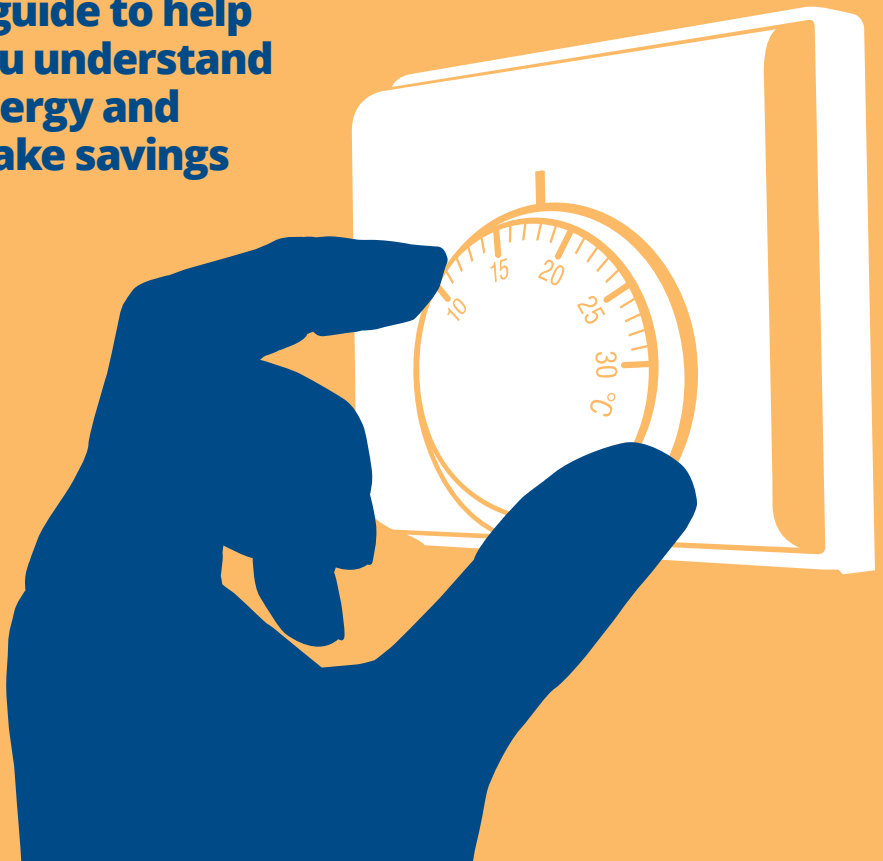


Energy Best Deal 2017/18

A guide to help you understand energy and make savings



citizens
advice

ENERGY
BEST
DEAL

ofgem

This booklet is aimed at consumers in England, Scotland and Wales. Unless otherwise indicated, information is valid in all three countries. The booklet was produced by Ofgem, Citizens Advice and Citizens Advice Scotland as a guide to help you get the best deal from your energy supplier. It also highlights the help that is available from both energy suppliers and government if you are struggling to pay your energy bills.

All information in this booklet is correct as of September 2017.

Contents

Section 1

**Shop around to reduce your energy costs
by switching tariff, payment method or supplier**

- 02 Understanding your choices
- 04 Clearer and fairer
- 06 How to find the best deal
- 14 How to change your tariff or supplier(s)
- 16 Smart Meters and In-Home-Displays
- 20 Different types of heating and group buying

Section 2

**Where to go for help if you are struggling
with your energy bills or services**

- 28 How you can get extra free services
- 35 Help in winter
- 36 Check if a previous supplier owes you money
- 37 Solving problems with your energy supplier

Section 3

How to save money and use less energy in your home

- 38 Where to find help
- 39 Schemes to improve energy efficiency and save money
- 39 Energy Companies Obligation
- 40 Nest (Wales)
- 41 Home Energy Efficiency Programme (Scotland)
- 44 Tips for saving energy
- 48 Energy suppliers' contact numbers
- 53 Other useful contact numbers

1. Shop around to reduce your energy costs by switching tariff, payment method or supplier

Understanding your choices

You have a choice in who you buy your gas and electricity from. You also have a choice in how you pay for your gas and electricity. You can save a lot of money by shopping around, particularly if you have not changed your energy supplier for several years. You may save money by moving to a cheaper deal with your current supplier.

To make sure you are on the best energy deal, ask yourself:

- Would changing my energy supplier(s) save me money?
- Am I on the best energy tariff, most suitable for my needs?

A **tariff** is the amount you pay for your energy and can vary according to how you pay for your energy. For example, you can pay by quarterly bill, prepayment meter or direct debit. Many energy companies also offer online, fixed, capped, single and dual fuel tariffs.

There is more information about tariffs on the Citizens Advice website:

www.citizensadvice.org.uk/energy-tariffs/

You can also call the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.



Top tip

Check whether you are on the best deal by shopping around once a year or when your current deal comes to an end.



Clearer and fairer

Ofgem, the energy regulator, makemake regular changes to create a 'Clearer and Fairer' energy market for consumers. That mean it is now easier to shop around and choose the best energy deal.

Clearer

Energy suppliers must:

- tell you which of their tariffs is cheapest for you
- give you an **annual statement** which tells you:
 - which tariff you are on and which tariff is cheapest for you
 - the amount of gas or electricity you used for the past 12 months
 - an estimate of your likely energy costs over the next 12 months
- explain any price changes in pounds and pence
- provide 'tariff information labels' to make comparisons easier
- use clear terms & conditions that you will understand
- make sure you can tell the difference between all their tariffs
- make it easy for you to compare ariffs that are suitable for your circumstances and preferences



Top tip

If you don't have a smart meter, give regular meter readings to your energy supplier so that your annual statement accurately reflects your use of energy.

Fairer

Energy suppliers must also:

- give advance warning of any price changes and when your fixed energy deal finishes
- not charge you an exit fee after you receive your tariff end notice
- move you to the cheapest variable deal with no commitment when your fixed term deal ends
- only recommend tariffs and services that are appropriate to your needs and characteristics
- not mislead you or use high pressure selling techniques

How to find the best deal

What you need before you start:

- the name of your suppliers and current tariffs.
If you use 'dual fuel' you will have the same supplier for both gas and electricity
- how much energy you used in the last year
- how you currently pay for your energy, for example by prepayment meter, quarterly bill or direct debit (see page 10 for more information about payment methods)
- your postcode

This information is on your bill and annual statement from your energy supplier. Or contact your supplier and ask them for this information.

Alternatively you can use your QR code

In 2015 QR codes were introduced to all energy bills. A QR code is a bit like a barcode. You can scan it with a smartphone camera and information about your energy tariff and billing will be uploaded straight to your device. You can use this information to accurately compare different tariffs offered by energy suppliers.

You will need to download an app to be able to use a QR code. Search for 'energy bill QR codes' in the app store on your device.

Shop around:

There are different ways you can find out about energy deals:

- use our price comparison website: <https://energycompare.citizensadvice.org.uk/>
You can also use our energy supplier rating to compare the level of service offered by different energy suppliers: <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/citizens-advice-consumer-work/supplier-performance/energy-supplier-performance/compare-domestic-energy-suppliers-customer-service/>
- use one of the approved online price comparison services listed on goenergyshopping.co.uk/confidence-code.



These websites are accredited to the Confidence Code, run by Ofgem the independent regulator

- talk to your current energy supplier(s) or look at their website(s). Please note they will only advise you on their own tariffs
- contact other energy suppliers to compare deals (see page 48)
- if you cannot access the internet, you can call the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number



Top tip

Most energy suppliers offer fixed price tariffs, where the price of your energy will stay the same for the length of the energy deal. These are often cheaper than other tariffs. However, you may need to pay by direct debit.

You may have to pay a penalty if you change energy supplier or tariff before the end of the current deal. At the end of the deal your energy supplier must transfer you to their cheapest variable tariff with no end date. This is unlikely to be good value, so you should always check whether you can get a better deal with your existing supplier or from another supplier.

Tariff Information Label

Tariff Information Labels (TILs) are a simple breakdown of the key details relating to energy tariffs for gas and electricity. TILs are printed on consumers' Annual Statements and energy bills and are available to view on energy providers' websites.

By reading the Tariff Information Label on your energy bill, you can see exactly how your energy bills are calculated on a monthly and annual basis. More information at: www.goenergysshopping.co.uk/understanding-bills/reading-your-bill-and-annual-statement

Key fact

If you rent and are responsible for energy bills, you have the right to change energy supplier. A landlord only has the right to choose the supplier if they are paying the energy bills.

Further information is available at goenergysshopping.co.uk/tenants or citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier-if-youre-a-tenant/

Common Payment Methods

Energy suppliers offer several ways to pay for your energy. Before deciding what's best for you, it is important to consider the disadvantages as well as the benefits for all payment types.

Key: Benefits Disadvantages

Prepayment meter (Pay-as-you-go)

- Pay in advance for your energy supply
.....
- You can better budget what you spend on energy and manage how much energy you use
.....
- If credit runs out there is limited emergency credit before supply is disconnected
.....
- You only pay for what you use, so no estimated bills
.....
- Limited choice of tariffs means you could end up paying more – although Ofgem now set a cap on the prices that suppliers can charge prepayment customers
.....
- Can be inconvenient to top up or access the meter
.....
- Daily standing charges can build up a debt on the meter even when you are not using a fuel, for example because you are not using your gas heating over summer.

This option might suit you if you want to avoid getting into debt or if you want to manage an existing debt.

For more information on pre-payment meters visit <http://www.goenergyshopping.co.uk/understanding-bills/pre-payment-meters>

Quarterly Bill

Payment is every 3 months (some suppliers do offer monthly bills). When you receive your bill you will need to pay it by a certain date

.....

There are a number of different options for paying your bill. Most suppliers allow you to pay by cash, cheque, standing order and credit or debit card

.....

There is a risk of being charged a late payment charge if you forget to pay on time

.....

The payment will cover 3 months of energy so you will need to pay a larger amount in one go compared with breaking it up into fortnightly or monthly payments

.....

Payments are likely to vary, as people generally use more gas in the winter than the summer months

This option might suit you if you are good at budgeting or don't have a bank account.

Fuel Direct

- ✔ Payment for current use of energy and debt is taken directly out of your benefits by the Department for Work and Pensions and given straight to your supplier
-

- ✘ If you use more than the amount deducted from your benefits, your debt will increase and so will future payments

This option might suit you if you find it difficult to manage your money and are on certain benefits.

Weekly/fortnightly/monthly budget payments

- ✔ Smaller payments on a regular basis using a payment card provided by your supplier
-

- ✔ You can pay your bill for free at a number of different places. Depending on your supplier, you can pay at the Post Office, PayPoint and Payzone outlets. All of these outlets accept cash, cheques and credit/debit cards. Find your nearest outlet at paypoint.com or payzone.co.uk.
-

- ✘ Risk of being charged a late payment charge if you forget to pay

This option might suit you if you don't have a bank account, or you are repaying any debts.

Monthly or quarterly direct debit

Payment is the same time and amount every month, which may help with budgeting

.....
 You may be paying too much or too little if bills have been estimated

This option might suit you if you have a regular income or have a bank/building society account.

What if I am in debt to my supplier?

If you use a prepayment meter and owe your energy supplier less than £500 for each fuel (gas and electricity), you can still switch. Your debt will transfer with you but you may benefit from a lower price and potentially pay it off faster.

If you don't have a prepayment meter and have an outstanding debt to your energy supplier, they have the right to prevent you from leaving until you have paid off your debt. Your supplier can't stop you from leaving them if it is their fault you are in debt, for example, if they billed you incorrectly.

If you have a debt with your gas or electricity supplier and are struggling to make payments or cannot agree a payment plan with them, contact the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Or visit your local Citizens Advice. Search for your nearest at <https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/> (in England and Wales) or cas.org.uk/bureaux (in Scotland).

How to change your tariff or supplier(s)

Staying with your current supplier(s)

If you are staying with your current supplier(s) but changing to a different payment option or tariff, your supplier will arrange the change. Simply get in touch with them and tell them what you want to do. They should then write to you confirming the details of your new contract.

Switching to a new supplier

If you have chosen a new supplier follow these steps:

1 Pay any outstanding bills

If you don't do this, your existing supplier may block the transfer. Cancel any direct debits or standing orders set up to pay your existing supplier once you have paid your final bill (or get a refund if you are in credit).

.....

2 Contact the supplier to agree a new energy deal

You can do this face-to-face with a salesperson, over the telephone or on the internet. The process to transfer supply from one supplier to another should take around 3 weeks.

.....

3 Check the contract

You have the right to see your contract. If you are not sent one automatically you should request it. Check it's correct and check the date you are due to change supplier. You may have the right to cancel the contract within a 14 day cooling-off period, depending on how and where you agree to the contract.

4 Take a meter reading

Your new supplier will read the meter, or ask you to take a reading, around the time of changing supplier. The old supplier will use the meter reading to work out the final bill and the new supplier will use it to start the new account. Keep a note of the reading in case of any future dispute.

If you don't know how to read your meter check out www.goenergyshopping.co.uk/understanding-bills/reading-your-meters for advice on how to read the most common types of meter.

Key fact

If you get the Warm Home Discount as a discount on your electricity bill (see page 38 for more information), it is worth checking whether you will still get this help if you switch

If you experience any problems during the process of changing supplier you can either contact your old or new supplier or the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Smart Meters and In-Home-Displays

Smart meters are a new type of meter for gas and electricity which energy suppliers will offer to all households over the next few years as part of a government scheme. A smart meter can automatically send meter readings to your supplier, meaning they can bill you accurately for the energy you have used.

Smart meters should mean that manual meter readings, estimated bills and back bills will become a thing of the past. Smart meters will also give you access to more detailed information about your personal energy use. This can help with deciding about switching and energy efficiency.

Key fact

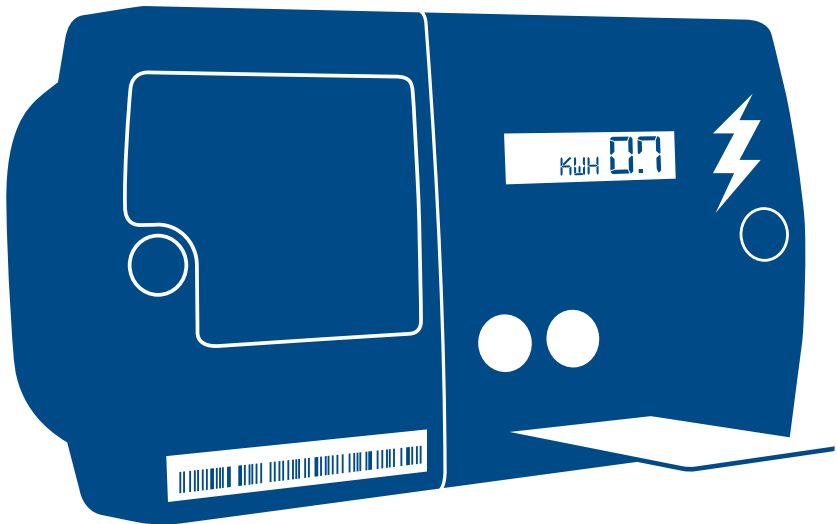
A smart meter won't automatically save you money – you have to take action yourself to reduce your energy costs. The best way to do this is to use the digital 'in-home' display that you will receive with your smart meter. This allows you to keep track of how much energy you are using. You can then try to reduce it, for example by turning off appliances you are not using.



Top tip

The In-Home-Display will give you instant information about your heating costs. Avoid turning off your heating to reduce costs during cold weather. Cold homes can damage your health.

While energy suppliers are obliged to offer smart meters to everyone by 2020 **you don't have to accept one if you don't want one.** In the future, smart meters will be the only option available to replace old meters. However, you can still ask your supplier to not use the smart meter functions, meaning that it will act like a standard meter.



In-home displays

Your energy supplier should offer you an 'In-Home Display' alongside your smart meter. The display will show you how much energy you are using and an approximate cost of that energy. Different suppliers will offer different In-Home Displays so you may want to ask which features yours will come with.

You can choose how often energy information is sent via your smart meter to your energy supplier. By default, your supplier will be allowed to collect one meter reading per day and they should tell you if they are going to do this. Energy suppliers will have to ask for your consent to collect anything more detailed.

You can also choose to share as little as one meter reading a month and change your mind about how much you share at any time. Your energy supplier is not allowed to use your smart meter data for purposes other than billing unless you give them permission. The detailed data shown on your In-Home Display will remain in your home and your supplier won't be able to see it unless you give them permission.

Key fact

If you have a smart meter, you can still change energy supplier as before. However, some energy suppliers have not started installing smart meters yet and early versions of smart meters might not work with the new supplier. If you change suppliers, you might lose some of your 'smart services'. For example, you may have to start submitting meter readings again.

Smart meters can operate in pre-payment mode or in credit mode. Because of this, prepayment tariffs should become cheaper in the future. Smart meters will also allow for new ways to top-up your meter by phone, online or through an app in addition to current methods.

You can choose to have a smart meter now and take advantage of the benefits they offer immediately. Or you can wait until the new smart meter models become available. These won't have the switching problems found with current models.

Different types of heating and group buying

Collective switching

You might be able to save money on your energy bill by taking part in a **collective switch**. This is when a group of energy consumers combine their buying power to get a better deal from energy companies.

For more information visit

www.gov.uk/collective-switching-and-purchasing

Advice for people without mains gas

Electricity

If you use electricity to heat your home with storage heaters and hot water, it is usually cheaper to pay for your electricity with an Economy 7 tariff. This means the electricity you use at night, usually from midnight to 7.00 am, is much cheaper. However, be aware that electricity is also dearer than standard tariffs outside these times.

If you heat your home and water with electricity but don't have storage heaters or a hot water tank, Economy 7 is not suitable for you.

Electric storage heaters are designed to use electricity during the cheap period and then provide the heat when you need it during the day.

Top tips for saving money if you are on an Economy 7 tariff

- Charge appliances such as mobile phones at night.
- Safety experts generally advise against running washing machines and dishwashers while you are asleep. **You should definitely not run tumble dryers while you are asleep.**
- Set the timer on your hot water tank so that the immersion heater comes on during the night, even if you use the hot water during the day.
- Consider using a 'slow cooker' – they use far less electricity than an oven.
- Use a microwave instead of the electric hob where possible.

If you are concerned about the safety of your electrical appliance you can check out whether it has been recalled on the Government product recall hub: **www.productrecall.campaign.gov.uk**. You can also register your electrical goods, such as tumble dryers, fridges, and washing machines on the same website so manufacturers can contact you if there is a recall later.

Liquid Petroleum Gas (LPG)

If you use LPG and have a tank for storing your LPG, you will normally have a contract with the tank owner to supply LPG. However, after 2 years you can shop around to see if you can get a better deal from other LPG suppliers.

Most LPG suppliers provide payment plans or direct debit options to help you spread the cost of buying LPG.

Nearly all LPG suppliers are members of the trade association, UKLPG. If you have a problem with your LPG supplier, you should ask your supplier for a copy of its complaints procedure. This will set out your rights as a LPG buyer. More information at <http://www.uklpg.org/>

All UKLPG members have a vulnerable consumers' protocol. This sets out the support available for customers with visual or hearing difficulties or who have problems paying their bills. LPG members will also give priority to vulnerable consumers when demand exceeds supply.

Solid fuel

If you use coal or wood, it is usually cheaper to buy in bulk than in smaller bags. If you buy in bulk the supplier will normally deliver it to your home. However, you will normally have to pay up-front or agree a financial arrangement with your supplier. You also need to have space for storing solid fuel in bulk.

You can find a lot of useful information about coal and wood on the Solid Fuel Association's website: <http://solidfuel.co.uk/>

District heating

If your home gets its heating and hot water through a heat network (often called district heating) or a communal heating system then you often have to stay connected to a single supplier. However, you can help to manage your energy bills and get the support you need by:

- Making sure you are on the right heat tariff.
Some heat suppliers offer different tariffs for low, medium and high heat users. Check with your supplier directly to see what option would be best for your needs.
- Check the payment options available to you.
Many heat suppliers have the option of spreading payments throughout the year.
- If you prefer to budget for your energy weekly then ask your supplier about the availability of pre-payment meter options.
- Ask your heat supplier if they have a Priority Services Register and get signed up if you are eligible (see page 28 for more information).
This can help to ensure you get alternative heating should something go wrong.
- Check if your supplier is a member of the Heat Trust: <http://www.heattrust.org>. If they are you can get additional support in the event of a dispute with your supplier.

Heating oil

If you use heating oil, there are a number of ways you can save money on your bills. Here are some top tips:

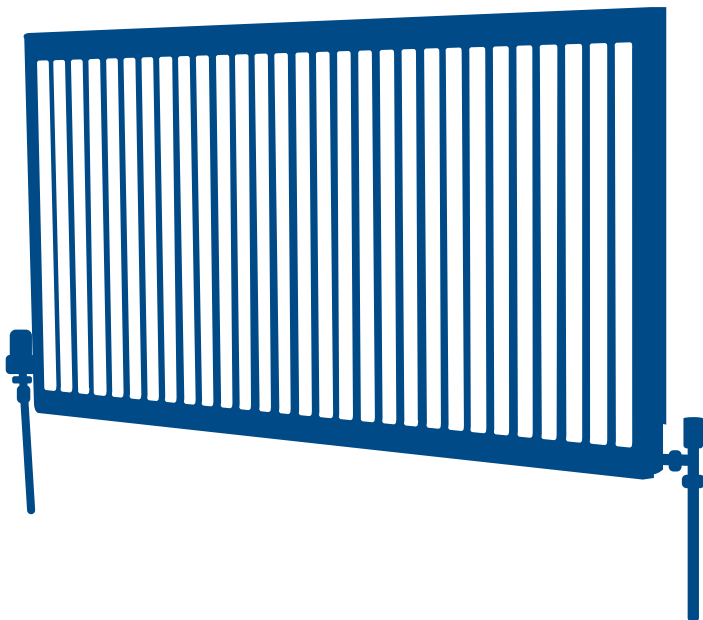
- Fill up your tank well before winter arrives. Suppliers are less busy and can offer better value (fuel is more expensive in December, January and February).
- Ask several oil suppliers for quotes and get the best price.
- If you have difficulty paying for your fuel in one go, ask your supplier about flexible payment options.
- If switching supplier, give your new supplier accurate delivery instructions so they can then send an appropriate delivery vehicle and the driver can safely fill the correct tank.
- Consider joining an oil club if you have one in your area. Oil clubs will negotiate with suppliers for the best bulk purchase price for heating oil. Some clubs can help your cashflow by allowing you to order smaller amounts four times a year but still benefit from the bulk pricing. For more information visit the Citizens Advice website: **citizensadvice.org.uk/oilclubs**

Most heating oil suppliers are members of the trade association, the Federation of Petroleum Suppliers (FPS). The FPS Customer Charter sets out the service you can expect from FPS members. This includes information about what to do if you have a complaint. Ask your oil supplier for a copy of the customer charter or find a copy here:

<http://www.fpsonline.co.uk/customer-charter>

The FPS also has a new Cold Weather Priority Initiative to support vulnerable customers. You can find out more here:

<http://www.coldweatherpriority.co.uk/>



Saving money with Energy Best Deal session – Susie’s Story

A retired tenant of The Gateshead Housing Company, Susie*, heard about the Energy Best Deal drop in, which was taking place in her local community centre, and decided to go along and find out more.

Susie had never switched tariff or fuel supplier before and as a result she was on the standard tariff, meaning she was paying more than she needed to for her usage. So, she wanted to find out if she could save money by getting a better deal.

Before coming to the drop in session Susie didn’t realise it was even possible to change her gas or electricity supplier, so she was pleased to have found out that she was eligible to save money by switching.

Susie undertook a price comparison and was delighted to find out she could save almost £400 a year by switching, so that’s what she did!

As well as being able to switch provider and save money, whilst at the session, Susie found out about other useful information, including different ways of paying for her energy. She also received energy efficiency advice for keeping her home warm.

*names have been changed

Susie said, "I'm so pleased I decided to go to the drop-in session. The free advice offered by Lee and Helen was really useful - and best of all, by simply switching supplier, I'm going to save £383 this year! It was so easy to do, I would recommend everyone to go along to these drop-ins to see how they can save money."



2. Where to go for help if you are struggling with your energy bills or services

How you can get extra free services

The **Priority Services Register** is a scheme which offers extra services free of charge if you are of pensionable age, disabled, chronically sick, have sight/hearing difficulties or are otherwise in need of Priority Services. The scheme is designed to provide additional support for those most in need.

To be added to the Priority Services Register, you simply need to contact your energy supplier. You can find their contact details on your energy bill. You can ask your supplier to pass your details on to your network operator, especially if you are dependent on your supply for medical reasons.

If you have a different supplier for your gas and electricity, you need to contact them both. If you switch supplier, you'll need to register for the service again with them.

Priority Service customers can get the following services from their energy supplier and distribution network. Distribution companies provide the gas pipes and electricity wires to your home.

Improved access to your meter

If you have a prepayment meter and are unable to access it, you can ask for it to be moved or replaced with a credit meter. Please note, in some circumstances, some suppliers may charge for this.

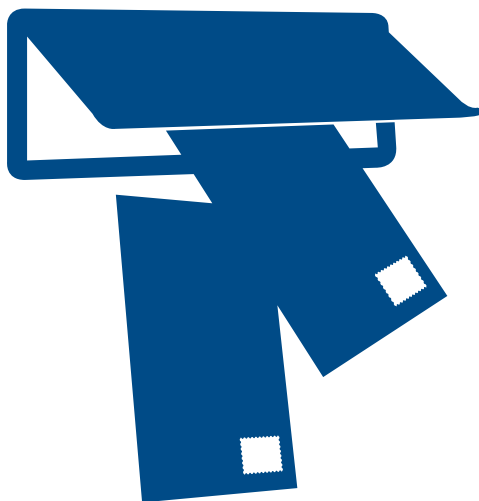
Where you are unable to access your electricity or gas meter, suppliers can arrange to read that meter for you at appropriate intervals and inform you of the reading.

Password protection scheme

Suppliers can agree a personal password for use by their staff when they visit your home, so you know they are genuine.

Bill nominee scheme

Suppliers can arrange for your bills to be sent to the address of a friend, relative or carer so that they can help to arrange payment, their agreement is required for this to happen.



Advance notice and support during interruptions

Energy companies recognise that consumers in vulnerable situations may be more at risk than others if their gas or electricity supply is interrupted. For example, they may rely on their energy supply to:

- operate medical or mobility equipment
- store medicines
- stay warm

If you rely on your energy supply in this way, tell your network distribution company, or ask your supplier to tell them. If they know about your situation they will make special efforts to give you advance warning of supply interruptions and support during interruptions.

If you are not of pensionable age, disabled or chronically sick but feel that you need one of the services listed above, you should still contact your energy company to discuss your situation. They may be able to help you.

Services for customers with impaired hearing or vision

Suppliers can provide you with large print, Braille and talking bills and must also offer suitable facilities to handle complaints and enquiries from customers who are visually or hearing impaired.

To make sure you can access these additional services, contact your energy supplier directly. Remember, that if you have two different suppliers for your gas and electricity, you will need to contact both.

Free gas appliance safety check

This is a check to make sure gas appliances are safe and not giving out a harmful level of carbon monoxide. You can get a free annual check from your energy supplier if you are an owner-occupier on means tested benefits and:

- live alone and are of pensionable age, disabled or chronically sick
- are of pensionable age, disabled or chronically sick and live with others who are all of pensionable age, disabled or chronically sick, or under 18
- have a child under the age of five living in the household.

If you are renting your home:

- your landlord is responsible for providing a free annual gas safety check

If your bill is unexpectedly high, contact your gas or electricity supplier to have the meter read or give your own reading. An unexpectedly high bill may be caused by the meter being misread, or by a number of estimated bills followed by an accurate bill. Energy suppliers will work with you if you are struggling to pay your bills. Always contact them as soon as you can to find out how they can help.

Managing energy bills

Depending on your supplier and your circumstances, you could receive other help. For example:

- money off your energy bill, for example the Warm Home Discount, see page 38 for more information
- benefit entitlement checks to make sure you get all the benefits you are entitled to
- trust funds which offer grants for things like writing off debts or buying new energy efficient appliances. Contact your energy company to see if they can help. Or try contacting Charis Grants or Auriga Services, direct, as they administer many of the companies' trust funds. Details available at: www.charisgrants.com and www.aurigaservices.co.uk

Debt repayment

If you are in debt to your supplier, they must offer you an affordable payment arrangement that takes into account your financial circumstances and your ability to pay. For example, you could repay your debt by cash or cheque, by direct debit, using a payment card, through a prepayment meter, or through the Fuel Direct scheme (see page 12).

Avoiding disconnection

If you let your energy debts build up, there is a risk that your energy supplier will eventually disconnect your supply. Most energy suppliers will fit a prepayment meter as an alternative to disconnection. However, if you are threatened with disconnection, there are strict rules as to whether or not this is allowed.

You cannot be disconnected in the six months between October and March if you are of pensionable age and live alone, or if you live with people who are of pensionable age or under 18. If you have a person of pensionable age living with you, you should tell your energy supplier as they must take all reasonable steps not to disconnect your supply. The same rule applies if someone living in your home is chronically sick or disabled.

The six main energy companies – British Gas, SSE, E.ON, npower, EDF Energy and ScottishPower – have also agreed to not knowingly disconnect vulnerable customers from their electricity or gas supplies at any time of the year. You may be considered vulnerable for reasons such as your age, health, disability or financial status.

You cannot be disconnected if:

- You have a debt relief order (if you live in England or Wales) that includes existing energy debts. A debt relief order is a cheaper option than going bankrupt if you cannot afford to pay off your debts. Please note: if you live in Scotland and have a debt payment programme that includes energy debts. If you have any concerns about this, contact your debt adviser for advice. Wherever you live, you could still be disconnected if you build up new energy debts.
- You have been made bankrupt and the debt relates to a period before you went bankrupt
- Your debt is owed to a previous supplier
- The debt is not for the gas or electricity you have used but for some other service or appliance you have bought from your supplier
- You have a genuine dispute with your supplier

Specific help is available if you have either been threatened with disconnection or have actually been disconnected. You can find out more by calling the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Or visit your local Citizens Advice. Search for your nearest at **citizensadvice.org.uk/about-us/how-we-provide-advice/advice/** (in England and Wales) or **cas.org.uk/bureaux** (in Scotland).

Help in winter

You may be able to get help with fuel costs with a Winter Fuel Payment or Cold Weather Payment.

The Winter Fuel Payment is an annual payment to help with the costs of keeping warm during the winter. Payments vary between £100-£300 depending on your circumstances. It is available to everyone of state pension credit age and above. If you think you might be eligible and are not paid automatically you can call the Winter Fuel Payment helpline on **03459 15 15 15** or visit **<https://www.gov.uk/winter-fuel-payment>** to find out more.

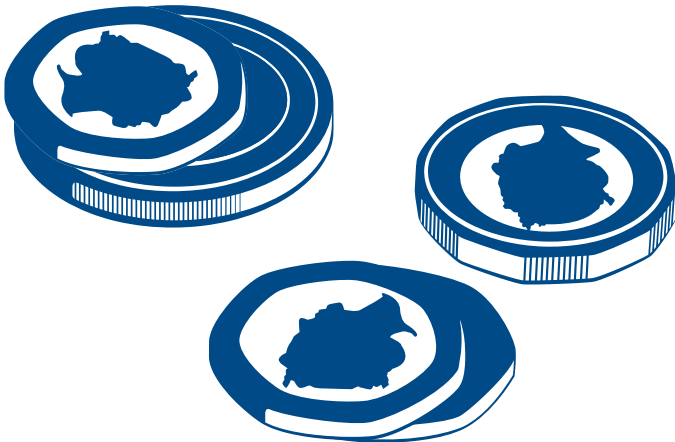
Cold Weather Payments help some households in an area where a period of exceptionally cold weather has occurred. The Department for Work and Pensions will automatically pay £25 for each seven-day period between 1 November and 31 March when the local temperature is an average of zero degrees Celsius or lower over seven consecutive days. To be eligible, you must be receiving certain benefits, and also be over state pension credit age, or disabled or responsible for a child aged under 5. Visit **<https://www.gov.uk/cold-weather-payment>** or contact your local Citizens Advice to find out more.

Check if a previous supplier owes you money

When you switch energy suppliers or move house, your current supplier should refund any credit remaining on your account. This is money you have paid to them in advance for energy you did not eventually use.

When you close your account the supplier must send you a closing statement telling you if there is credit on your account, or if you owe anything to them. Some suppliers will not always do this, so it's worth contacting them to see if you are owed money.

To find out if your previous supplier owes you money there is now a 'My Energy Credit' helpline **0370 737 7770** or go to myenergycredit.com.



Solving problems with your energy supplier

If you believe your supplier has done something wrong you should first tell them about the problem and ask them to put it right. You will find their contact details on your bill or energy statement.

If the problem is not solved in a reasonable time you should make a formal complaint to your supplier. The details of where to send this will be on your bill or statement. If you need some help in making your complaint you can contact the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Your supplier should resolve your complaint or send you a 'deadlock letter' saying there is no more they can do. If you receive a deadlock letter, or the formal complaint has been outstanding for more than eight weeks, you may take your complaint to the independent Energy Ombudsman who can make a ruling which the supplier must accept. You can visit their website **ombudsman-services.org/energy** or call them on **0330 440 1624**.

Remember, if you have not received a deadlock letter and it is less than eight weeks since you made your formal complaint, the Ombudsman cannot pursue the matter.

3. How to save money and use less energy in your home

Where to find help

Warm Home Discount scheme

Participating electricity suppliers offer a discount of £140 off your electricity bill if you are eligible. You will automatically qualify for the discount if on 9 July 2017 all of the following applied:

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the guarantee credit element of pension credit (even if you were getting savings credit as well)

You may also qualify if you are on a low income or receive certain other benefits.

To see if you qualify call your supplier or visit

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

[gov.uk/the-warm-home-discount-scheme/what-youll-get](https://www.gov.uk/the-warm-home-discount-scheme/what-youll-get)

Schemes to improve energy efficiency and save money

There are government schemes that can help you save money by reducing the amount of energy you waste in your home. The main schemes are:

- in England, the Energy Companies Obligation (ECO)
- in Wales, ECO and Nest
- in Scotland, ECO and the Home Energy Efficiency Programme Scotland (HEEPS)

Energy Companies Obligation

This scheme gives grants for efficient boilers and loft and cavity wall insulation to people on certain benefits across Great Britain. People not on such benefits may still get discounts on certain insulation measures through the scheme. The scheme is delivered by the larger energy companies who each have slightly different rules for the help they give.

While ECO is by far the largest fund for help with heating and insulation, there are sometimes other sources of help at a local level.

Find out more in England and Wales by calling the Energy Saving Advice Service (ESAS) for advice and to see if you are eligible for help on **0300 123 1234**. Your local Citizens Advice might also be able to help.

Find out more in Scotland by calling Home Energy Scotland on **0808 808 2282**.

Nest (Wales only)

Nest is the Welsh Government's scheme to help people in Wales reduce their fuel bills. Nest can help you save energy, make your home more energy efficient, check your eligibility for benefits and advise you on money management.

You could also get energy improvement measures for your home at no cost if:

- you receive a means-tested benefit such as child tax credit
- live in a home that is privately owned or privately rented
- your home has an energy efficiency rating of E, F or G, which often applies to older and larger homes.

For more information contact Nest on **0808 808 2244** or go to **nestwales.org.uk**.

Home Energy Efficiency Programme Scotland (HEEPS) (Scotland only)

HEEPS is the Scottish Government's scheme to help people reduce their energy bills and make their homes more energy efficient. It includes these schemes:

Area Based Schemes (ABS)

These schemes are local to your area and are run by local authorities to provide help to households experiencing fuel poverty. They are funded partly by the Scottish Government and partly through the Energy Companies Obligation (ECO). Measures available could include solid wall insulation, cavity wall insulation and heating systems. To find out if your property qualifies for support please call **0808 808 2282**

Warmer Homes Scotland

Warmer Homes Scotland is designed to help vulnerable people make their homes warmer and more comfortable by installing a range of energy saving measures. The Scottish Government is offering assistance to homeowners and private sector tenants struggling to heat their home, who have lived in their property for at least twelve months, and who meet the qualifying criteria. For more information about the scheme, and to check if you qualify, please contact Home Energy Scotland on **0808 808 2282** and an energy advisor will be happy to assist you.

The measures offered will depend on a survey of the property. If you have had assistance through a Government programme before, you can still apply for Warmer Homes Scotland if you meet the qualifying criteria. Assessors will come to your home to survey it and will recommend measures suitable for the property, which could include a range of insulation and heating measures, and in most cases costs will be met by the Scottish Government.

There will be a need for customer contributions in some instances for certain more expensive measures, such as solid wall insulation. If you are a private sector tenant your landlord will be made aware of the measures that are able to be funded by the Scottish Government and which ones they may be required to fund. Their permission is required to be given prior to any measures being installed.

Home Energy Scotland Loan

The Home Energy Scotland loan helps homeowners make energy and money saving improvements to their home. This interest free loan is funded by the Scottish Government and is currently open to applications. Funding up to £32,500 per home is available to owner occupiers and eligible registered private sector landlords in Scotland. This covers a range of energy efficiency improvements including up to £17,500 for home renewables systems or connections to an approved district heating scheme powered by a renewable energy source. Cashback grants are also available for a limited time for energy efficiency improvements.

Only Home Energy Scotland can arrange for an application form to be sent to you. It is a condition of the scheme that you contact Home Energy Scotland personally to get impartial advice about your home and so you can make a decision about the best options for you. Third parties, for example installers or letting agents, are not allowed to apply on your behalf.

Work must not commence on any installation until you receive a loan offer in writing.

All applications will undergo credit and affordability checks. Successful applicants who go on to claim funding will be required to pay an administrative fee of 1.5% of the total loan value up to a maximum of £150 per application.

Applications can be made by owner occupiers and certain registered private sector landlords in Scotland.

Landlords are able to apply for up to 3 properties which must be currently occupied by one or more tenants or have one or more tenants in place within 30 days of the loan having been paid. The loan is only available to landlords who operate as “natural persons”. Businesses that own and rent domestic properties such as limited companies, charities, sole traders and partnerships are not eligible for funding under this scheme but may be eligible for support under the SME Loan scheme.

Loans must be used to improve existing residential existing buildings. New buildings under construction, where the property is already owned by the intended owner occupier, are also eligible for support for renewables systems or district heating connections but not energy efficiency improvements.

Tips for saving energy

There are many things you can do to make your house more energy efficient and cut your energy bills. You can speak to your energy supplier or for independent advice contact **0300 123 1234** (Energy Saving Trust, England and Wales) or **0808 808 2282** (Home Energy Scotland) or visit gov.uk/energy-grants-calculator.

Top tips for saving energy:

1 If you have a timer on your central heating system, set the heating and hot water to come on only when required. For example, set it to start 30 minutes before you get up in the morning and to switch off 30 minutes before you are due to leave or go to bed
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2 If you have a hot water tank, set the cylinder thermostat to either 60 degrees Celsius or 140 degrees Fahrenheit. Cylinder thermostats are usually fitted between a quarter and a third of the way up the hot water cylinder
.....

3 Close your curtains at dusk to stop heat escaping through the windows. check for draughts around windows and doors that let cold air in and warm air out. Sometimes you may be able to block draughts using simple DIY materials
.....

4 Always turn the light off when you leave a room
.....

5 Don't leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily

6 When you are doing the washing, try to fill up the machine, tumble dryer or dishwasher. One full load uses less energy than two half loads

.....

7 Try and make sure that you only boil as much water as you need

.....

8 A dripping hot water tap can waste enough energy in a single week to half fill a bath with hot water. Fix leaking taps and make sure they are fully turned off

.....

9 Consider getting a smart meter and in-home display installed when you are offered one by your energy supplier. The in-home display will show you how much energy you are using so you can work out where there may be opportunities to use less energy and save money. The government wants all households to have a smart meter by 2020 – see smart meters, page 16

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10 Do a home energy check to find out about savings of up to £250 a year on household energy bills. Visit the Energy Savings Trust home energy check at energysavingtrust.org.uk/domestic/home-energy-check in England and Wales and at energysavingtrust.org.uk/domestic/home-energy-check-scotland in Scotland. Use this check to get a full report with details of your home's energy use and the savings you could make

Getting the best deal and resolving a large bill – John’s story

John, a 61 year old who works full-time, lives with his wife in a 3 bed property they have a mortgage on. John and his wife have been paying £114 per month for their gas and electricity, with it increasing slightly last winter. John received a bill in the new year for £873, and a request to increase the monthly payments to £224 per month.

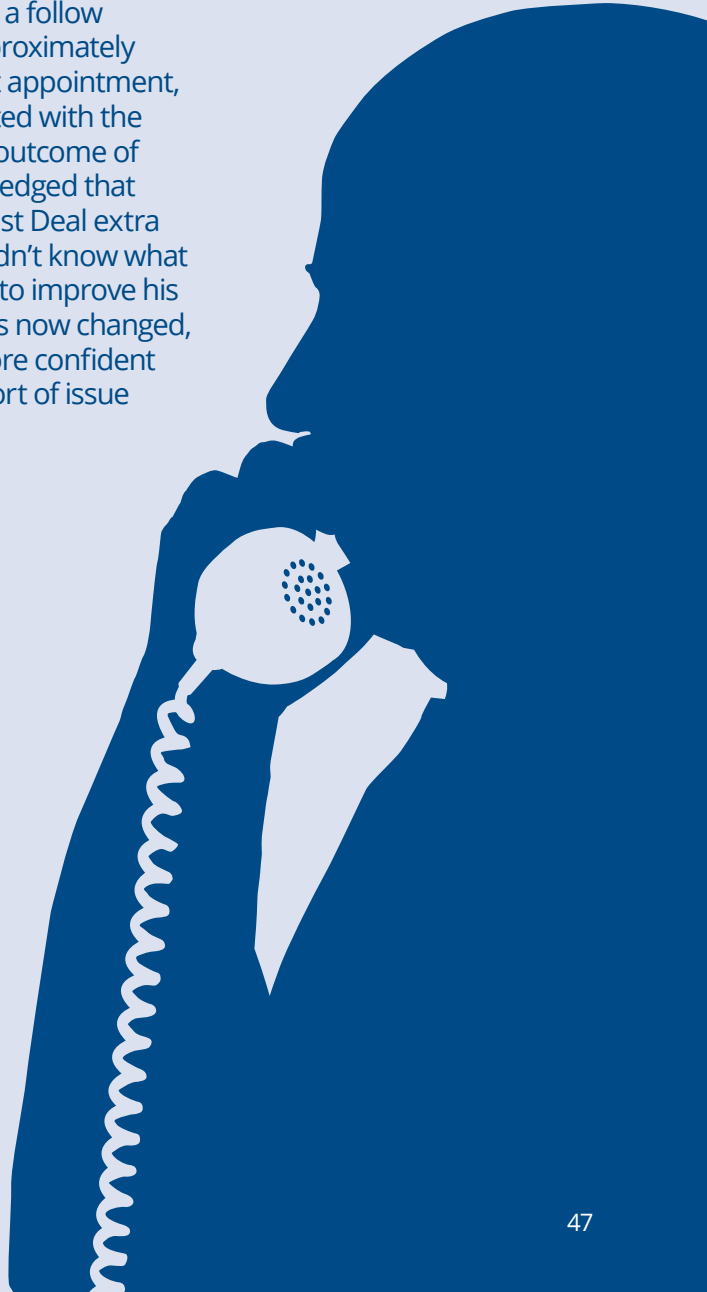
John suggested that his gas and electricity usage hadn’t significantly increased of late, and he had no idea how his bill can be so high. His account was in credit to the tune of nearly £200, but then moved into significant debt. John went to his local Citizens Advice to try and get to the bottom of the issue.

When this was queried with his supplier, it was suggested that John’s usage was in fact ‘average’ for a property of this size and that the bill was accurate. Citizens Advice challenged this and asked for any action to be suspended on the account in the meantime. After going back and forth with the supplier and sending photographs, the supplier acknowledged their mistake and promised to rebill John.

John then received a recalculated bill, which had resulted in a reduction of around £1,200, with John’s account now being close to £300 in credit. The local Citizens Advice then helped John to switch supplier, resulting in a further annual saving of £330. John had achieved a saving of around £1,530 as a result of two appointments with his local Citizens Advice as part of the Energy Best Deal extra project, with which he was obviously delighted.

The local Citizens Advice Energy Champion then held a follow up call with John approximately 4 weeks after his last appointment, and John was delighted with the progress made and outcome of his case. He acknowledged that before his Energy Best Deal extra appointments, he didn't know what action he could take to improve his situation, but this has now changed, and he felt much more confident about tackling this sort of issue in the future.

*Names have been changed



Energy suppliers' contact numbers

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
Affect	affectenergy.com	0330 606 2672		
Avro	avroenergy.co.uk	0800 680 0795 0330 088 5754		
Bristol Energy	bristol-energy.co.uk	0808 281 2222		
British Gas (including customers of Scottish Gas)	britishgas.co.uk	0800 048 0202	0330 100 0303 prepay	0800 072 8625 credit 0800 294 8604 prepay
Better Energy (gas only)	betterenergy.org.uk	0115 846 0438*		Not part of the scheme
Bulb	bulb.co.uk	0300 303 0635		
Cardiff Energy Supply Ltd (CESL)	cesl.me	0292 132 1191		
Co-operative Energy	operativeenergy.coop	0800 954 0693	01926 516152	0800 954 0693
daligas (gas only)	daligas.co.uk	0800 111 4568		Not part of the scheme
Ebico	ebico.org.uk	0800 028 6699		0800 300 111
E	e-uk.com	0333 103 9575		
Economy Energy	economyenergy.co.uk	0333 103 9053		Not part of the scheme

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
Ecotricity	ecotricity.co.uk	0800 030 2302	01453 761482	Not part of the scheme
EDF Energy (incl. customers of Seeboard and SWEB)	edfenergy.com	0800 096 9966	0113 820 7117	0808 101 4130
Extra Energy	extraenergy.com	0800 953 4744	0330 303 4774	Not part of the scheme
E.ON	eonenergy.com	0345 059 9905*		0345 052 0000*
First Utility	first-utility.com	0192 632 0700*		0800 138 3342
Flow	flowenergy.uk.com/	0800 092 0202		
Future	future-energy.com	0800 158 5451		
GB Energy	gbenergysupply.co.uk/	0800 644 4451		
Gnergy	gnergy.co.uk	0125 249 4141		
Go Effortless	goeffortless.co.uk	03333 444109 contact@goeffortless.co.uk		
Good Energy	goodenergy.co.uk	0800 254 0000	01249 766090	Not part of the scheme
Green Energy	greenenergy.uk.com	0800 783 8851	01920 486 156	Not part of the scheme

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
Green Star	mygreenstarenergy.uk.com	0800 012 4510	033 0088 1619	Not part of the scheme
Iresa	iresa.co.uk/	0115 727 0982	08004 337 812	
Isupply energy	isupplyenergy.co.uk/	0330 202 0298		
Solarplicity Asset Limited (electricity only)	solarplicity.com	0333 0044666	0203 582 3667 0330 124 1500	Not part of the scheme
M&S Energy (in association with SSE)	mandsenergy.com	0345 078 3208	Not available	0800 300 111
National Gas	nationalgas.org.uk	0303 031 1200	01905 380 201	
npower	npower.com	0800 316 9952	0330 100 8632 0330 100 8625	0800 980 5525
Octopus	octopus.energy	0330 808 1080	0808 164 1088	
Our power	our-power.co.uk	0808 168 4534		
OVO Energy	ovoenergy.com	0800 599 9440 08004 086 610	01179 303 100	Not part of the scheme
Places for People	pfpenergy.co.uk/	01772 395 777		
Robin hood	robinhoodenergy.co.uk	0800 030 4567		

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
Sainsbury's Energy (in association with British Gas)	sainsburysenergy.com	0800 316 0316 0800 107 1879*	Not available	0800 077 3827
Scottish Power (including Manweb)	scottishpower.co.uk	0800 027 0072	0345 270 0700	0800 027 0072
SO	so.energy	0330 111 5050		
Spark Energy	sparkenergy.co.uk	0345 034 7474*		Not part of the scheme
SSE	sse.co.uk	03450 262 658 0345 026 7036*	0345 071 9710	0800 300 111
SSE Atlantic	atlantic.co.uk	0345 026 0657	Not available	0800 300 111
SSE Scottish Hydro	hydro.co.uk	0345 026 0655	Not available	0800 300 111
SSE Southern Electric	southern-electric.co.uk	03450 260 654	Not available	0800 300 111
SSE SWALEC	swalec.co.uk	03450 260 656	Not available	0800 300 111
Utilita	utilita.co.uk	0345 207 2000	01962 397 097	Not part of the scheme

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
Utility Warehouse (owned by Telecom Plus)	utilitywarehouse.co.uk	0333 777 3212	Not available	
Zog Energy (gas only)	zogeneity.com	0330 440 1624	Not available	Not part of the scheme

* Numbers starting with 01 or 02 are typically charged up to 9p per minute if you call from a landline; calls from mobiles between 8p and 40p per minute depending on your call package. Most providers offer call packages that allow calls free at certain times of the day. Numbers starting with 03 cost no more than calls to 01 or 02 numbers. Calls to 03 numbers from landlines and mobiles are included in free call packages.

Other useful contact numbers

UK wide

Citizens Advice consumer service **03454 04 05 06**
For textphone, dial **18001** followed by the helpline number

To talk to a Welsh speaking adviser **03454 04 05 05**

Winter Fuel Payments helpline **03459 15 15 15**

Energy Saving Advice Service (ESAS) **0300 123 1234**

There are also lots of useful fact sheets about making your home warmer and saving money on your fuel bills on these websites:

Centre for Sustainable Energy: www.cse.org.uk

National Energy Action: www.nea.org.uk

Scotland

Home Energy Scotland **0808 808 2282**

Wales

Nest **0808 808 2244**

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Energy Best Deal is a consumer campaign run by Citizens Advice and its partners in England, Scotland and Wales. It offers household energy consumers and frontline advice workers (both paid and volunteers) the opportunity to attend an information session on getting a better deal on their energy bills. Ofgem has supported the campaign since its launch in 2008.

The 2017/18 Energy Best Deal campaign is funded by EDF Energy; First Utility; ScottishPower; SSE; Utility Warehouse.

citizensadvice.org.uk

ofgem.gov.uk

